

Information to identify the case:

Debtor 1	Robert J. Longenecker	Social Security number or ITIN	xxx-xx-2172
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Jessica L. Longenecker	Social Security number or ITIN	xxx-xx-9502
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21068-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Longenecker
aka Robert J. Longenecker III

Jessica L. Longenecker

7/15/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert J. Longenecker
 Jessica L. Longenecker
 Debtors

Case No. 20-21068-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db/jdb +Robert J. Longenecker, Jessica L. Longenecker, 1516 Railroad Avenue,
 Sewickley, PA 15143-2052
 15221333 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 15221341 +Monro-DC/CBNA, 50 NW Point Blvd., Elk Grove Village, IL 60007-1032
 15221343 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
 (address filed with court: Snap-On-Credit, 950 Technology Way, Suite 301,
 Libertyville, IL 60048)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jul 16 2020 08:33:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:18:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:18:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 16 2020 05:19:24 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Jul 16 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15221334 EDI: CAPITALONE.COM Jul 16 2020 08:33:00 Capital One Bank, P.O. Box 85015,
 Richmond, VA 23285-5075
 15221335 +EDI: CAPITALONE.COM Jul 16 2020 08:33:00 Capital One/Walmart, 15000 Capital One Drive,
 Richmond, VA 23238-1119
 15221336 +EDI: WFNNB.COM Jul 16 2020 08:33:00 Comenity Bank/Avenue, P.O. Box 182769,
 Columbus, OH 43218-2769
 15221337 +E-mail/Text: cashiering-administrationservices@flagstar.com Jul 16 2020 05:19:10
 Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
 15221338 +E-mail/Text: bankruptcydepartment@tsico.com Jul 16 2020 05:19:14
 Heritage Valley Emergency Physicians, c/o Transworld Systems, P.O. Box 15273,
 Wilmington, DE 19850-5273
 15221340 E-mail/Text: bncnotices@becket-lee.com Jul 16 2020 05:17:02 Kohls/Capital One,
 P.O. Box 3115, Milwaukee, WI 53201-3115
 15221342 +EDI: AGFINANCE.COM Jul 16 2020 08:33:00 One Main Financial, 100 International Drive,
 15th Floor, Baltimore, MD 21202-4784
 15221344 +EDI: STFM.COM Jul 16 2020 08:33:00 State Farm Bank, One State Farm Plaza,
 Bloomington, IL 61710-0001
 15221712 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15221345 EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/BP, P.O. Box 965015,
 Orlando, FL 32896-5015
 15221346 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/Ebay, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 15221347 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/Lowes, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 15221348 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/Paypal Credit Card, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 15221349 +EDI: WFFC.COM Jul 16 2020 08:33:00 Wells Fargo, P.O. Box 14517, CBS MAC F8235-01C,
 Des Moines, IA 50306-3517

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr FLAGSTAR BANK, FSB
 15221339 Internal Revenue Service

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jul 15, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor FLAGSTAR BANK, FSB bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd on behalf of Joint Debtor Jessica L. Longenecker rodsheph@cs.com
Rodney D. Shepherd on behalf of Debtor Robert J. Longenecker rodsheph@cs.com

TOTAL: 6